

BANKS STRIVING TO MEET DEMANDS

Clamor for Currency With
Which to Move Crops
Is Unabated.

FAVOR SHOWN TO INTERIOR BANKS

Lusitania Brings Over More
Than Twelve Millions, Which,
With Gold Engaged, Will
Afford Basis for Nearly
Two Hundred Mil-
lion in Loans.

NEW YORK, November 8.—The leading New York banks were exerting themselves actively to-day to meet the demands of their country correspondents and depositors for currency. They declare that the suggestions made from several Western sources that they are not meeting legitimate demands for currency from the West are entirely unfounded, and that they are, on the contrary, taking every practicable measure to aid the Western and Southern banks. One of these large banks, with several thousand correspondents, has depleted its reserve by about a quarter during the last few weeks to supply currency where it is most needed, and has made large shipments to banks in San Antonio, Galveston, Memphis, Mobile, Atlanta and other Southern points. The best possible judgment is used in meeting these country demands for currency.

It is not usual, except in special cases, to ship all that is asked, but a portion of what is asked ranging around one-half is usually shipped, the proportion varying according to the cash strength of the bank, the demand for additional currency or the supply demanded for legitimate purposes.

Favor Interior Banks.
Special favor is shown to the small interior banks, where there is no clearing house, because it is realized that they are not in a position to count upon co-operation and the use of clearing house certificates, and it is admitted that the movement is seriously checked by the lack of small bills and silver to pay the small growers, and by the inability of the Southern banks to handle the immense volume of business accumulating at Southern points.

Grain shipments are in better shape, owing to the gold secured by the banks of Minneapolis and at St. Paul, and arrangements for paying cash in New York on grain bills. The New York banks feel bound to retain a certain proportion of reserve to guard against possible contingency, because they fulfill in substance the function which is fulfilled in London by the Bank of England and in Paris by the Bank of France as the ultimate resor-

to the situation is indicated by the fact that the total engagements of gold have now reached \$49,250,000, and of the amount engaged the sum of \$11,111,000 has already been received.

The \$12,361,130, which was laid down from the Lusitania this morning.

Large Basis for Loans.
This gold will afford the basis of nearly \$200,000,000 in loans, and will materially assist the New York banks in their efforts to meet the pressure for currency throughout the country. The fact that practically \$60,000,000 in currency disappeared from the New York banks within a week, as indicated by the last bank statement, is considered sufficient evidence that New York banks are doing their best to meet the great demand upon them. It is not possible to determine what proportion of this \$60,000,000 went West and what proportion went into hoards in New York.

Gold Being Distributed.

The stream of Europe's gold pouring into New York has been halted, but being allowed to flow through the financial arteries of the United States to relieve the needs of agriculture and other industries generally. Gold importers state that nearly all of the \$21,900,000 which has already reached New York has been distributed to the banks. Nearly \$12,000,000 has been shipped to the interior this week. Gold has been shipped from here to Chicago in such large amounts, it is understood in local banking circles, that the issuance of circulating bank scrip in Chicago possibly may not be necessary.

The greater part of the \$12,000,000 arriving on the steamer Lusitania, and of the \$28,000,000 still to come, will be immediately expressed abroad by the New York banks. Never in the history of the New York finance, according to gold importers, has there been so much money engaged abroad by out-of-town banks as at present.

"There need be no fears," said a member of one of the largest gold importing firms to-night, "that there will be a cessation of gold importation because of the increase in the discount rates of the banks of England and Germany." He added that without doubt the greater part of the gold imports are being sent to the country banks, who are finding ways to convert the local institutions for their balances.

NO AID FOR VIRGINIA.

Governor and Richmond Banker Call On Secretary Cortelyou in Va.

Washington, D. C., Nov. 8.—The Treasury Department is not prepared to render any assistance to the banks of Virginia. The matter was discussed at the Cabinet meeting to-day, along with requests from other Southern States, but it is not expected that any of them will get Treasury aid. Governor Swanson and John Kerr Branch discussed the matter with Secretary Cortelyou yesterday, but received no further satisfaction than his noncommittal statement that he would take the matter under advisement. The Virginia banks are all reported to be perfectly solvent, their only trouble being that so much of their reserves are locked up in the New York banks, which are not now giving them hard cash when called for, but simply giving them clearing house checks. These are as good as the gold, but do not fully take the place of currency in the event of unusual demands for money.

Popular Man Killed



SHERIFF JOHN BEARD.

SHERIFF BEARD IS KILLED BY TRAIN

Popular Amherst Official Has
Both Legs Cut Off at Danville
and Dies from Shock.

HAD TOLD DAUGHTER GOOD-BY

Lingered for Last Parting Word,
and Failing to Board His Train,
Is Crushed Under Wheels.

[Special to The Times-Dispatch.]
DANVILLE, Va., November 8.—Sheriff John Beard, of Amherst county, was run over in front of the Southern Railway station here shortly after 6 o'clock this afternoon by a passenger train, which severed both of his legs just below the knee, causing injuries from which he died at 10:15 to-night while undergoing an operation at the hospital.

Sheriff Beard, with his daughter, Mrs. Perkins, of Sanford, Fla., and her little child, arrived in the city this afternoon on train No. 29 from Lynchburg. Mrs. Perkins had been on a visit to her parents and was returning home. It was the intention of the sheriff to accompany his daughter as far as Danville and return to Amherst. Her husband was to meet her in Jacksonville, Fla. Just as 29 pulled in the city, No. 39, a north-bound passenger train, arrived, and Sheriff Beard, after kissing his daughter and grandchild good-bye, started to get on the train, which was standing on the opposite track.

Lingered Too Long.

He lingered for a few parting words and waited until No. 39 began to pull out of the station. He grabbed the railing on the front of the rear car, which was a Pullman, but was unable to crawl up. He was dragged for about 100 yards, when his feet struck a switch stand, throwing him under the car. The wheels passed over his legs.

Several railway employees, who witnessed the frightful accident, ran to the assistance of Sheriff Beard, who displayed a remarkably cool nerve. He gave his name and address, and requested that his relative in the train still in the city be notified.

Mrs. Perkins was looking out of the window of her train, expecting to wave her hand to her father, but when she failed to see him she had a premonition that some accident had befallen him. When she saw the railway men running out with stretchers she gave way to her emotions before being informed of the injury to her father.

Sheriff Beard was taken to the General Hospital here, and his wife and relatives notified. The attending physicians held out little hope for his recovery on account of his advanced age. The amputation of the popular officer's crushed legs was begun about 10 o'clock, and he did not survive the operation.

For many years the victim of the accident has been Sheriff of Amherst county, and enjoys a large acquaintance throughout the State. The wife of Sheriff Beard and his son, who is employed as a clerk at the Carroll Hotel, in Lynchburg, are expected to arrive here to-night.

Well Known and Popular.
John P. Beard was about fifty years of age, and was one of the most widely known men in that portion of Piedmont Virginia, which embraces Amherst, Nelson and Lynchburg. He was a man of exceptional popularity, and had been sheriff for many years. Mr. Beard frequently encountered opposition, but was invincible before the people of his county. He was an active Democratic leader, and always figured in the bitter factional fights that have marked the politics of Amherst in recent years. Mr. Beard trained with the anti-Campbell wing of the party.

He was a close friend and supporter of Senator Aubrey E. Strode. He was a man of widespread popularity, and being of a jovial, whole-souled disposition, he made friends easily.

ANOTHER BIG WARSHIP

The Superb Leaves the Ways at the
Blawie Shipyard.

NEWCASTLE, ENGLAND, November 8.—The British battleship Superb, another improved Dreadnought, was launched at the Blawie yards here to-day.

The armament of the Superb will consist of ten 12-inch guns in pairs, placed in five hooded barbettes, one on the fore-castle, one aft, one abaft the funnels, and one on each bow. The vessel is of 18,000 tons displacement, 450 feet long, has eighty-two feet beam, draws twenty-seven feet of water, and her engines will give her 28,000 indicated horsepower, which will develop a speed of twenty-one knots.

WHERE GARFIELD FELL

Removal of Tile From Floor of Depot
by Vandals.

WASHINGTON, D. C., November 8.—The disappearance of the small red tile which marked the spot in the Pennsylvania depot where President Garfield fell when he was shot by Charles J. Guiteau, attracted the attention of persons employed in the depot yesterday. Mrs. Whannsey, the matron, discovered the hole due to the work of the relic hunter, and reported it to other employees of the railroad company.

It is declared by persons at the station that the small tile that was taken has no value whatever as a relic, the original tile having been removed several years ago to make room for a star of steel. The steel star attracted so much attention and caused patrons of the railroads to obstruct the passageway to such an extent that the railroad officials deemed it advisable to remove it.

A tablet placed in the wall near where President Garfield fell was damaged by fire about ten years ago. Railroad officials paid but little attention to the vandalism of yesterday. While they preferred that the floor had been left undisturbed until the building is abandoned, they did not regard the vandalism of sufficient moment to be called to the attention of the police.

PASSES CONFEDERATE NOTE

Hungarian Woman Works Off Ancient
Money on Cashier's Table.

NEW YORK, November 8.—While the great financiers of Wall Street have been racking their brains for some expedient by which to expand Uncle Sam's currency, Mrs. Lizzie Madlog, a little Hungarian woman, who has been in the country less than four months, and who doesn't even know the English language, has got herself into a predicament because, as alleged, she has attempted to solve the problem in her own way.

According to Fritz Lakotis, cashier in a real estate agent's office, the woman came to him a few days ago, and agreeing to purchase a \$125 building on the installment plan, tendered a \$100 bill of the Confederate States of America.

The initial payment called for being \$5, the cashier, who has been in the country only three years himself, says he looked the ancient note away in the cash drawer for some time, and gave his customer \$95 in good money.

The woman was arrested, but the case was dismissed by the justice, who served in the Confederate Army.

TWO LOSE LIVES IN FIRE

Five-Story Building Burns and Men
Drowned After Flooding.

CHARLESTON, W. Va., November 8.—The five-story building on Kanawha Street owned and occupied by Ruffner Brothers, wholesale grocers, was destroyed by fire to-day, causing a loss of two lives and over \$100,000. John Foley, fireman, and John Dewey, shipping clerk, were caught by falling floors and buried under tons of debris. Firemen Haggerty, Clark and Botkin were also struck by flying debris and injured, but none fatally.

The fire originated on the third floor of the grocery house, where repairs were being made to the elevator, and is supposed to have caught from the mechanic's gasoline torch. The Ruffner Hotel, adjoining the grocery store, was for a time in imminent danger of destruction, as was also the entire block. The building in which the fire originated is a total loss, together with contents, and adjoining property was badly damaged.

INTO RIVER AFTER THIEF

Cooling Experience With Bag of Coal
Lands Man in Court.

NEW YORK, November 8.—While attempting to arrest a coal thief on a barge in the East River at the foot of Clinton Street yesterday, Patrolman Charles McKie, of the Madison Street Station, was tumbled into the river, the thief and the bag of coal going with him.

McKie clung to the thief, and the latter to the bag, so all went to the bottom. Finally McKie dragged the man out and took him to the station, where he said he was John Brown, of 100 Mulberry Street. He was held in \$500 for trial, President Oscar E. Nestling, of the Muhlenberg Coal Company, being the complainant.

LEASE FOR THREE MILLION

This the Consideration for Timber Land
in Dare County.

NORFOLK, Va., November 8.—Colonel R. E. Johnson, of Washington, has leased to the Dare Lumber Company a tract of 130,000 acres of timber land in Dare county, N. C., for fifty years. The consideration is \$2,000,000.

The land is well grown with short leaf yellow pine, cypress and juniper. The lumber company is erecting mills in Elizabeth City at a cost of \$300,000, which will have a capacity of 200,000 feet of lumber daily.

DENOUNCES CUT OF MOTTO

Dr. Preston Declares Americans Are a
Mammon-Following Race.

NEW YORK, November 8.—Denouncing the removal of the motto "In God We Trust" from United States gold and silver coins, the Rev. Dr. A. S. Preston, assistant pastor of the Metropolitan Temple, yesterday declared that the true motto for this country would be "In Gold We Trust."

"Gold is the only god of the American people," he declared. "The recent panic that has shaken the whole country is only a judgment sent by God to a Mammon-following race."

DRY FORK SEIZURE BUT THE BEGINNING

Forerunner of Round-up
of Alleged Violators of
Revenue Laws.

INSPECTORS BUSY, BUT KEEP QUIET

Many of Them Around Danville,
Which Has Been the Centre of
the Interesting Investigation—What Collectors
Say—Give Bond
and Start Up.

[Special to The Times-Dispatch.]
DANVILLE, Va., November 8.—The large plant of the Dry Fork Distilling Company (Inc.), located about fifteen miles from this city, is closed down as the result of a second seizure by the United States revenue officers on the charge of defrauding the government.

About a month ago a large corps of revenue officials, headed by Chief of Division of Revenue Agents D. A. Gaites, of Washington, D. C., and District Attorney Thomas Lee Moore, raided the distillery. It appears that the government officials had examined the books of the railway company at Dry Fork, and found that large quantities of whiskey in excess of the amount on which tax was paid were being shipped abroad.

T. M. Angle, the manager for the Dry Fork Distilling Company, was arraigned before Commissioner Capers, who required him to give bond for \$4,000 before the commissioner of revenue for this district. It has been since claimed that the bond was irregular and should have been given before United States Judge Henry C. McDowell, of this district.

On Wednesday night another seizure was made, and the distillery will remain idle until the bond can be given properly before Judge McDowell. Half a dozen revenue officers are in the city to-night, but when seen by a reporter all stated that they had no information to give out at present. These and other officers are now operating in the country within a radius of twenty miles of this city.

Give Bond and Proceed.

Manager Angle, of the Dry Fork Company, was called up to-night by long-distance telephone by The Times-Dispatch correspondent and said that his bond was ready to be filed, and that operations would be resumed shortly. The distillery was formerly known as Pigg's Distillery. He frankly told of the many revenue officers who have been shadowing him and other places in the neighborhood for some time. "Last Saturday night," he said, "six officers slept in the woods near here, and in the morning following inspected the still."

Angle says that there are many other distilleries in the Dry Fork neighborhood shipping whiskey, and that the excess showed by the railway receipts does not show that his company has violated the law. "The regular fall term of the Federal Court of the Western District convenes next Tuesday morning, and some highly sensational developments are expected to follow."

It is generally believed that the continued presence of the neighborhood of many high officials in the revenue and secret service departments is the forerunner of a great roundup of the violators of the revenue tax laws.

The charge for this term is already large, but will be increased by indictments by the grand jury. Several government storekeepers and gaugers and large distillers will be tried for collusion to defraud the government. Expert accountants have for months been engaged in going over the records here of the railway and express companies. Distilleries have sprung up like mushrooms around this city since the recent temperance victories in North Carolina. Being only three miles from the North Carolina border line, Danville is an ideal shipping point to Greensboro, Durham, Charlotte and other dry towns.

RETURN OF COL. CHAPMAN.

Special Revenue Agent Talks About
the Dry Fork Seizure.

Special Revenue Agent W. H. Chapman, whose headquarters are in this city, returned from a trip to Southside Virginia yesterday, and when seen in his office in the Shafter Building he reported the seizure of the Dry Fork Distillery, and said about 3,000 gallons of liquor were taken into custody by the officials.

The charge of "carrying on business with intent to defraud the government" will be made under section 3257 of the Revised Statutes of the United States. Colonel Chapman will return to Danville on Monday in order to be present when the preliminary steps in the various pending liquor cases in Judge McDowell's court will be taken.

Chief Revenue Agent Gaites, of Washington, was with Colonel Chapman in Danville, and though the latter does not say so directly, there is good reason to believe that they have started the drive.

(Continued on Second Page.)

MINISTER TO BERLIN



DAVID JAYNE HILL.
Former college president was named yesterday by President Roosevelt as ambassador to Berlin, succeeding Charlemagne.

MURDER OLD WOMAN TO SECURE PAPERS

Found With Skull Crushed In
and Gas Jets Turned
On.

HAD RANSACKED HER HOME

Silver and Valuables Left and
Documents Were Booty
of Assassin.

NEW YORK, November 8.—Lying face downward, with her skull crushed in and with the air surcharged with illuminating gas, Mrs. Cesaro Vigil, a well-to-do and elderly reclus, was found dead on the stairway leading to the basement of her home, 201 West One Hundred and Thirty-ninth Street, early this morning. Discoveries made by the police indicate murder, and robbery as the motive. It is also believed that certain valuable papers were the parties' lot which the murderer had in mind.

Mrs. Vigil's body was found by Agnes Gibson, the negro maid, after she had been awakened by a strong odor of gas. She immediately notified the police, and the latter summoned an ambulance from the Harlem Hospital, and Dr. Fisher examined the body. The coroner ordered the body removed to the morgue, where a physician will perform an autopsy. He has also ascertained that the body was crushed in, as though from a blow of a heavy instrument, and one of the upper vertebrae had been snapped.

The police went into the kitchen, where two gas jets were found turned on full. The windows were opened and the house cleared of the fumes, and then began a search of the upper part of the house. In the dining-room the drawers of a sideboard were found to have been upset and their contents overhauled.

Valuables on Chair.
Silver and valuables were on the chairs of the room, but so far as has been ascertained nothing had been taken. The police believed murder had been committed, and detectives from headquarters were put to work on the case.

Coroner Harburger visited the house later in the day, and after examining the body expressed the opinion that the woman probably had been murdered. This coroner ordered the body removed to the morgue, where a physician will perform an autopsy. He has also ascertained that the body was crushed in, as though from a blow of a heavy instrument, and one of the upper vertebrae had been snapped.

Mrs. Vigil was more or less of an invalid. She went out of doors infrequently, and then seemingly only to take the air.

Lived Life of Recluse.
She lived the life of a recluse, except for her maid, for she was acquainted with none of her neighbors. Her husband died about ten years ago, and had been occupied by her since that time. Her husband, the police have ascertained, is at present in Cuba, where, it is understood, he is at the head of a firm which is carrying out some big contract.

It is the theory of some of the detectives that papers having to do with this contract may have been hidden in the house, and that her slayer may have seen the agent of some interest opposed to the carrying out of this contract.

DUKE OF PORTLAND LIVED DUAL LIFE

Claimant of Ducal Estate Alleges
T. C. Druce and Duke
Were One.

HAD RANSACKED HER HOME

Silver and Valuables Left and
Documents Were Booty
of Assassin.

LONDON, November 8.—Hundreds of people vainly fought for admittance to the Marylebone Police Court to-day when the hearing of the famous Druce mystery case was resumed. Herbert Druce, son of the late Thomas Charles Druce, is charged with perjury by his nephew, George Hollamby Druce. The charge is incidental to the Druce claim to the estates of the Duke of Portland, and dates back to 1892. At every step the case has been vigorously contested by the present Duke of Portland.

In brief, this remarkable case centres about the old question whether Thomas Charles Druce, at one time the owner of the famous Baker Street Bazaar, who was said to have died forty-three years ago, was or was not the same person as the eccentric fifth Duke of Portland, who died in 1879.

Interest in the proceedings to-day was heightened by the alleged theft since the previous session of the diary of Mrs. Robinson, the daughter of a Southern tobacco planter, who was employed as an amanuensis in the Baker Street Bazaar, and who says she frequently went to Welbeck Abbey, the Portland seat, where she saw the late Duke of Portland, and later George Druce, who, in turn, was father of George Hollamby Druce, the claimant to the estates as the Duke of Portland, whose identity with T. C. Druce she claimed to be able to establish.

Robert Caldwell, of Richmond, Staten Island, N. Y., testified that he knew the late Duke of Portland, both as the duke and as T. C. Druce, at Welbeck Abbey and at the Baker Street Bazaar. Mr. Caldwell added that he treated the duke at both places for a disease of the nose.

There was a buzz of excitement when Mr. Caldwell swore that in connection with the duke he arranged the death and mock funeral of "Druce." Mr. Caldwell added that he treated the duke at both places for a disease of the nose.

Find Underground Passage.
One of the strangest features of the case is that about the middle of June, 1906, workmen, who were tearing down Harcourt House on Cavendish Square, London, previously one of the residences of the Dukes of Portland, discovered an underground passage leading from the house to the Baker Street structure, in which the famous bazaar had previously been, and which was conducted by Thomas Charles Druce. The claimant declares that the duke while living his double life used the underground passage referred to for the purpose of getting from Harcourt House to the place of business of "Druce."

A Mrs. Margaret Hamilton has testified that she knew the fifth Duke of Portland, and that she was aware of the fact that he had married Elizabeth Crickmer, the grandmother of the present claimant. The original action in the case was brought to eject Lord Howard de Walden, from the London property, which his father inherited from the fifth Duke of Portland through the supposed failure of the direct line.

The income from the Duke of Portland's estate is estimated at not less than \$150,000 a year.

ROADS OR STATE; NO MIDDLE GROUND

If Latter Does Not Control
Railways Will,
Mr. Stuart Says.

RINGING SPEECH TO CREDIT MEN

Defends Action of Commission,
and Declares That Effort to
Attribute the Tumble in
Stocks to It Is Subter-
fuge and De-
ception.

Will Stand Pat, Stuart Declares

"The work of the State Corporation Commission was not radical. It was the very essence of conservatism. I believe in giving the railroads a square deal, and I tell you business men that this is no time for a backward step in the matter of the railroads. I have no objection to my own party, whether in public or in private life, I intend to stand pat. Any pretense on the part of the railroads that this action was taken to cripple them or to prevent them from properly performing any of their duties is a subterfuge and a deception. The will stand that in the conservative exercise of State control has their highest and best interests."

"The hand of the State has been conservatively laid upon these corporations," he declared, "and I believe that the man who undertakes to create the sentiment that we should go backward is an enemy to the best interests of the people of this State."—Statements in address before Credit Men's Association by Hon. John Stuart, State Corporation Commissioner, who quoted statistics to show that the promulgation of new rates did not create a tumble of stocks.

In a speech of characteristic vigor and directness, which was the decided feature of the quarterly meeting of the Credit Men's Association last night, and which provoked frequent outbursts of applause, Hon. Henry C. Stuart defended the action of the State Corporation Commission in regulating freight and passenger rates, and denied emphatically that it was in any way responsible for the present depression in railroad stocks.

The meeting lasted until after midnight, and from every point of view was a most enjoyable affair. It was held in the rooms of the Business Men's Club, and 120 prominent business men were seated at the banquet table.

After reports from various officers and committee chairman, speeches were made by the Rev. Robert W. Forsyth, rector of St. Paul's Episcopal Church, and Mr. Stuart, a member of the State Corporation Commission, who were the special guests of the association. The former, who was once a credit man himself, treated the "Ethics of Credit" in a very happy manner, and the latter unexpectedly launched into a bold defense of the commission.

"This is the first time," he declared, "in introducing the subject, that I have ever discussed it publicly, and I deem it proper to do so now, as the work is behind me, and has passed out of the hands of the commission and into the courts."

The words of Mr. Stuart were delivered in his usual shoulder-hitting style, and they were greeted with frequent applause.

Others Speak.
President John Landstreet presided at the meeting, and when the banquet was well under way he called upon Mr. Benl T. Crump, who submitted his report as a delinquent on the national adjustment bureau, held in Chicago.

Mr. W. B. Broadus followed, and spoke at some length on the adjustment bureau.

Mr. J. W. Craig reported the following firms for membership, and they were elected:

Arcon Coffee Co., S. T. Beveridge & Co., Call-Watt Co., Consolidated Paper Co., D. J. Gregory Vinegar Co., O. L. Gregory Vinegar Co., T. J. King & Co., A. V. Shulton & Co., Grover & Crenshaw, Wortendyke, Mr. C. W. S. Forbes & Co., Westover Paper Co., J. H. Rose & Co., Garthright-Cliles Co., E. C. Kidd, Harris Grocery Co., T. M. Perkins Co., J. Lee Kolner—Mayo Iron Works, Lafayette-Armistead.

Mr. J. A. Gwathney, manager of Bradstreet's agency, gave his views on the adjustment bureau, and Mr. J. M. Metzger, of the Miles Shoe Company, read a paper pointing out weak places in the work of mercantile agencies.

Mr. Leon Wallerstein gave a most favorable account of the workings of the bureau of credits, and said it was resulting in great benefit to the local business world.

Ethics of Credit.
The address of the Rev. Mr. Forsyth was a most enjoyable one, and it kept his hearers laughing and applauding throughout its delivery. He told a number of bright and humorous anecdotes, with each of which he illustrated some strong point in connection with the "ethics of credit."

"Capital and credit march hand in hand," he declared. "The work of the Gold Standard and the work of the world, and the one is dependent upon the other."

In presenting Mr. Stuart, Captain Landstreet said the association had recently been addressed by an ex-Governor of the State, and later by the Governor. He sincerely hoped the next speaker would be the next Governor.

This sentiment provoked an outburst of applause, which was vigorously responded to by Mr. Stuart, who said: "He did not take up the subject of railroad regulation at once. At some length he treated the various eras of credit in Southwest Virginia since the war, and came upon what developed into the warm feature of his speech rather unexpectedly."

These Reasons.
"The commission did its work in the rate matter deliberately, and after eight months of careful investigation."

"Little Old, Solid Old Richmond"

People like that term of affection applied to Richmond and said so yesterday. REAL ESTATE MEN like their investment in Times-Dispatch advertising space—and said so by giving it more copy in October than to both the other papers combined—and some—
Now for 200,000 people by 1910 in

"Little Old, Solid Old Richmond"